Vanguard FTSE Social Index Fund

The Signet Jewelers Retirement Savings Plan is an important part of your long-term financial strategy. That is why the Plan's Committee regularly reviews and sometimes changes our plans' investment options so you may continue to select from a competitive range of options. As a result of a recent review, the Plan is adding a new fund. Note that this investment option gives special consideration to certain environmental, social and governance (ESG) criteria. Please refer to the prospectus for more details about these special considerations. This letter is meant to provide more information about the investment strategy of this socially responsible fund.

New Investment Option

The following new investment option will be added to your Plan on **Monday, June 1, 2020**:

Current fund	Ticker	Gross expense ratio
Vanguard FTSE Social Index Admiral Fund	VFTAX	0.14%

The Vanguard FTSE Social Index Admiral Fund (the "Fund") seeks to track the performance of a benchmark index that measures the investment return of large- and mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the FTSE4Good US Select Index. The index, which is market-capitalization weighted, is composed of large- and mid-cap stocks of companies that are screened for certain ESG criteria by the index sponsor. The manager attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

You may request a copy of the fund's prospectus or change how your money is invested any time by:

- Visiting your Plan's website at **empower-retirement.com/signet**.
- Contacting a representative at **833-744-6381** between 8 a.m. and 10 p.m. Eastern time, any business day or Saturdays between 9 a.m. and 5:30 p.m. Eastern time. The TTY number for those with a hearing impairment is 800-345-1833.

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower Retirement for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

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Specialty funds invest in a limited number of companies and are generally non-diversified. As a result, changes in market value of a single issuer could cause greater volatility than with a more diversified fund. Investing involves risk, including possible loss of principal.

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